



## Privacy Disclosure

### OUR PRIVACY POLICY

At Ranco Financial we value you as a customer and take your personal privacy seriously. We collect non-public personal information about you from the following sources:

- Information we receive from you on your loan application or other forms submitted to us on paper, electronically or by phone.
- Information about your transactions with others and us.
- Information we receive from consumer reporting agencies, such as your credit report.

We do not disclose any non-public, personal information about you to anyone, except as permitted by law.

### OUR PRIVACY PRINCIPLES

- We provide access to your personal and account information only to those responsible for processing underwriting, funding and closing of your loan.
- We do not sell customer information.
- We maintain physical, electronic and procedural safeguards that comply with federal standards to guard your non-public, personal information.

**If you decide to cancel your loan application or become an inactive customer, we will adhere to the privacy policies and principles as described in this notice.**

**Your confidence in us is important and we want you to know that your personal and account information is safe. If you have any questions or concerns, please contact us.**

## Appraisal Disclosure Notice

You have the right to a copy of the appraisal report obtained in connection with your loan application for credit provided that, if required, you have paid for or are willing to pay for the appraisal. You can get a copy of this report by writing to us at the address listed below. You can telephone us instead of writing, but by doing so you are not assured of preserving your rights.

**Advantage 1 Funding - 2010 Crow Canyon Place, Ste. 100 San Ramon, CA 94583**

The purpose of the appraisal is to estimate the market value of the property. The function of the appraisal is to assist the above-named Lender or Mortgage Broker in evaluating the property for lending purposes. A copy of the appraisal will be provided to you for informational purposes only, and is not intended for third party use. The above named Lender or Mortgage Broker assumes no liability for any inaccuracies which may be present.

The signature(s) below acknowledges you have received and read our privacy policy and this notice of your right to a copy of the appraisal report. Please keep this notice with your other loan records.

Borrower's name: \_\_\_\_\_

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Co-Borrower's name: \_\_\_\_\_

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

If you wish to receive a copy of your appraisal report and all of the above mentioned conditions have been met, please complete the following.

Name: \_\_\_\_\_

E-Mail or Mailing address: \_\_\_\_\_

Signature: \_\_\_\_\_ Date: \_\_\_\_\_